AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1.(Currently Amended)   A method for identifying an alternative financial product, comprising:

calculating a payment difference between a loan and a lease for an item, said loan and said lease having a term, said payment difference including at least a recurring payment difference equal to the a difference between a recurring payment for said loan over said term and a recurring payment for said lease over said term;

identifying an investment option, said investment option having an expected rate of return; and

calculating an investment value at the end of said term based on investment of said payment difference in said investment option.

2. (Original)   The method of claim 1, further comprising:

comparing said investment value with a residual value of said item at the end of said term.

3. (Original)   The method of claim 2, further comprising:

offering said alternative financial product if said investment value is greater than or equal to said residual value,

said alternative financial product including said recurring lease payment and a recurring investment option payment.

4. (Original)   The method of claim 3, wherein the sum of said recurring lease payment and said recurring investment option payment equals said recurring payment for said loan.

5. (Original)   The method of claim 1, wherein said difference further includes an initial payment difference equal to the difference between an initial payment for said loan and an initial payment for said lease.

6. (Original)   The method of claim 3, wherein said alternative financial product further includes an initial payment equal to an initial payment difference between an initial payment for said loan and an initial payment for said lease.

7. (Original)   The method of claim 1, wherein said investment option includes at least one of: a stock; a bond; a mutual fund; a money market fund; and a certificate of deposit.

8. (Original)   The method of claim 1, wherein said investment option includes a plurality of investments selected from: stocks, bonds, mutual funds, money market funds, and certificates of deposit.

9. (Original)   The method of claim 1, further comprising:

receiving a payment for said alternative financial product;

applying a first portion of said payment to satisfy a recurring payment obligation for said lease; and

applying a second portion of said payment to increase a balance of said investment option.

10. (Original)   An alternative financing method for an item, comprising:

identifying a loan for said item, said loan having a lump sum payment and a recurring loan payment over a term;

identifying a lease for said item, said lease having a recurring lease payment over said term and having a defined residual value for said item at the end of said term;

calculating a payment difference between said recurring lease payment and said recurring loan payment;

identifying an investment option, said investment option having an expected rate of return;

calculating an investment value at the end of said term based on investment of said payment difference in said investment option during said term; and

establishing said alternative financing method if said investment value is greater than or equal to said residual value.

11. (Original)   The method of claim 10, further comprising:

receiving a periodic payment for said alternative financing method;

applying a first portion of said periodic payment to said recurring lease payment; and

applying a second portion of said periodic payment to increase a balance of said investment option.

12. (Currently Amended)   A purchase method, comprising:

receiving a periodic payment for an item from a buyer;

identifying a lease agreement associated with said item and said buyer;

identifying a periodic lease payment amount;

applying a first portion of said periodic payment to said periodic lease payment;

identifying an investment option associated with said item and said buyer; and

applying a second portion of said periodic payment to increase a balance of said investment option, wherein said second portion of said periodic payment is equal to a payment difference between a recurring lease payment over a term associated with said lease and said loan and a recurring loan payment over said term.

13. (Original)   The purchase method of claim 12, wherein said investment option is selected by identifying a residual amount of said item at an end of said lease agreement and identifying an investment amount and said investment option which will return an amount at least equal to said residual amount at said end of said lease agreement.

14. (Original)   The purchase method of claim 12, wherein the amount of said second portion is selected by identifying a difference between said periodic lease payment amount and a loan payment amount for said item.

15. (Currently Amended)   An apparatus for identifying an alternative financial product, the apparatus comprising:

a processor;

a communication device, coupled to said processor, receiving application data; and

a storage device in communication with said processor and storing instructions adapted to be executed by said processor to:

calculate a payment difference between a loan and a lease for an item, said loan and said lease having a term, said payment difference including at least a recurring payment difference equal to the a difference between a recurring payment for said loan over said term and a recurring payment for said lease over said term;

identify an investment option, said investment option having an expected rate of return; and

calculate an investment value at the end of said term based on investment of said payment difference in said investment option.

16. (Original)   The apparatus of claim 15, wherein said application data is received from a buyer device.

17. (Original)   The apparatus of claim 15, wherein said application is received from an input device.

18. (Original)   An apparatus for conducting an alternative financing technique, the apparatus comprising:

a processor;

a communication device, coupled to said processor, receiving application data; and

a storage device in communication with said processor and storing instructions adapted to be executed by said processor to:

identify, based at least in part on said application data, a loan for an item, said loan having a lump sum payment and a recurring payment over a term;

identify, based at least in part on said application data, a lease for said item, said lease having a recurring lease payment over said term and having a defined residual value for said item at the end of said term;

calculate a payment difference between said recurring lease payment and said recurring loan payment;

identify an investment option, said investment option having an expected rate of return;

calculate an investment value at the end of said term based on investment of said payment difference in said investment option during said term; and

establish said alternative financing technique if said investment value is greater than or equal to said residual value.

19. (Original)   The apparatus of claim 18, where said storage device further stores instructions adapted to be executed by said processor to:

receive a payment for said alternative financial technique;

apply a first portion of said payment to satisfy a recurring payment obligation for said lease; and

apply a second portion of said payment to increase a balance of said investment option.

20. (Original)   The apparatus of claim 18, wherein said application data is received from a buyer device.

21. (Original)   The apparatus of claim 20, wherein said buyer device is in communication with said communication device via a network connection.

22. (Original)   A system for evaluating an application for an alternative financial product, the system comprising:

at least a first buyer device having

a processor;

a communication device, coupled to said processor, configured to send and receive data over a network; and

a storage device in communication with said processor and storing instructions adapted to be executed by said processor to

forward application data to an at least first sales device;

said at least first sales device having

a second processor,

a second communication device, coupled to said second processor, configured to send and receive data over said network and to receive said application data; and

a second storage device in communication with said second processor and storing instructions adapted to be executed by said second processor to

identify, based at least in part on said application data, a loan for an item, said loan having a lump sum payment and a recurring payment over a term;

identify, based at least in part on said application data, a lease for said item, said lease having a recurring lease payment over said term and having a defined residual value for said item at the end of said term;

calculate a payment difference between said recurring lease payment and said recurring loan payment;

identify an investment option, said investment option having an expected rate of return;

calculate an investment value at the end of said term based on investment of said payment difference in said investment option during said term; and

generate terms and conditions for said alternative financing technique if said investment value is greater than or equal to said residual value.

23. (Original)   The system of claim 22, wherein said second storage device further stores instructions adapted to be executed by said second processor to:

forward said terms and conditions of said alternative financing technique to said at least first buyer device.

24. (Original)   The system of claim 23, wherein said first storage device further stores instructions adapted to be executed by said first processor to:

present said terms and conditions to a buyer; and

forward an acceptance of said terms and conditions to said at least first sales device.

25. (Original)   The system of claim 24, wherein said acceptance is received by said at least first sales device and said second storage device further stores instructions adapted to be executed by said second processor to establish said alternative financing technique.

26. (Currently Amended)   A computer program product in a computer readable medium for identifying an alternative financial product, comprising:

first instructions for calculating a payment difference between a loan and a lease for an item, said loan and said lease having a term, said payment difference including at least a recurring payment difference equal to the a difference between a recurring payment for said loan over said term and a recurring payment for said lease over said term;

second instructions for identifying an investment option, said investment option having an expected rate of return; and

third-instructions for calculating an investment value at the end of said term based on investment of said payment difference in said investment option.

27. (Original)   A system for identifying an alternative financial product, comprising:

means for calculating a payment difference between a loan and a lease for an item, said loan and said lease having a term, said payment difference including at least a recurring payment difference equal to the difference between a recurring payment for said loan and a recurring payment for said lease;

means for identifying an investment option, said investment option having an expected rate of return; and

means for calculating an investment value at the end of said term based on investment of said payment difference in said investment option.

28. (Currently Amended)   A purchasing system, comprising:

means for receiving a periodic payment for an item from a buyer;

means for identifying a lease agreement associated with said item and said buyer;

means for identifying a periodic lease payment amount;

means for applying a first portion of said periodic payment to said periodic lease payment;

means for identifying an investment option associated with said item and said buyer; and

means for applying a second portion of said periodic payment to increase a balance of said investment option, <u>wherein said second portion of said periodic payment is equal to a payment difference between a recurring lease payment over a term associated with said lease and said loan and a recurring loan payment over said term</u>.